

Flood Hazard: Check Before You Buy

Most everyone knows that coastal properties are subject to flooding and wind damage from hurricanes. There are maps that show areas predicted to flood. To find out more about flood-prone area maps, businesses owners and residences within the City of Savannah limits should check with the City of Savannah Development Services by calling 912-651-6530 or via email at tmcdonald@savannahga.gov. If the property is located within a local municipality and need a new elevation certificate or other information, please refer to the Surveyor List which accompanied the brochure.

However, flooding and other surface drainage problems can occur well away from the coast. If you're looking at a property, it's a good idea to check out the possible flood hazard before you buy. Here's why:

- The force of moving water or waves can destroy a building.
- Slow-moving floodwaters can knock people off their feet or float a car.
- Even standing water can float a building, collapse basement walls, or buckle a concrete floor.
- Water-soaked contents, such as carpeting, clothing, upholstered furniture, and mattresses, may have to be thrown away after a flood.
- Some items, such as photographs and heirlooms, may never be restored to their original condition.
- Floodwaters are not clean: floods carry mud, farm chemicals, road oil, and other noxious substances that cause health hazards.
- Flooded buildings breed mold and other problems if they are not repaired quickly and properly.
- The impact of a flood—cleaning up, making repairs, and the personal losses—can cause great stress to you, your family, and your finances.

Floodplain Regulations: City of Savannah regulates construction and development in the floodplain to ensure that buildings will be protected from flood damage. Filling and similar projects are prohibited in certain areas. Houses substantially damaged by fire, flood, or any other cause must be elevated to or above the regulatory flood level when they are repaired. More information can be obtained on this and other building requirements by contacting Mr. Tom McDonald, City Floodplain Administrator at (912) 651-6530 or via email tmcdonald@savannahga.gov.

Check for a Flood Hazard: Before you commit yourself to buying property, do the following:

- Ask the City Floodplain Administrator at (912) 651-6530 if the property is in a floodplain; if it has ever been flooded; what the flood depth, velocity, and warning time are; if it is subject to any other hazards; and what building or zoning regulations are in effect.
- Ask the real estate agent if the property is in a floodplain, if it has ever been flooded, and if it is subject to any other hazards, such as sewer backup or subsidence.
- Ask the seller and the neighbors if the property is in a floodplain, how long they have lived there, if the property has ever been flooded, and if it is subject to any other hazards.

Flood Protection: A building can be protected from most flood hazards, sometimes at a relatively low cost. New buildings and additions can be elevated above flood levels. Existing buildings can be protected from shallow floodwaters by regrading, berms, or floodwalls. There are other retrofitting techniques that can protect a building from surface or subsurface water. Contact the Floodplain Administrator at (912) 651-6530 or visit www.fema.gov and search for "FEMA P-312, Homeowner's Guide to Retrofitting."

Flood Insurance: Homeowners insurance usually does not include coverage for a flood. One of the best protection measures for a building with a flood problem is a flood insurance policy under the National Flood Insurance Program, which can be purchased through any licensed property insurance agent. If the building is located in a floodplain, flood insurance will be required by most federally backed mortgage lenders. Ask an insurance agent how much a flood insurance policy would cost. For a local agent contact the Floodplain Administrator at (912) 651-6530 or visit https://www.floodsmart.gov/search for "agent locator."

CHATHAM COUNTY (1 *)

Michael Blakely, CFM Floodplain Administrator/CRS Program Manager

124 Bull Street, Room 430 Savannah, GA 31401 Office: 912-652-7814 Fax: 912-652-7818

mblakely@chathamcounty.org www.chathamcounty.org

CITY OF SAVANNAH (2 *)

Tom McDonald, CFM Permitting/Floodplain Manager 5515 Abercorn Street Savannah, GA 31405 Office: 912-651-6530 ext. 1895 Fax: 912-651-6543 tmcdonald@savannahga.gov

TOWN OF THUNDERBOLT (3 *)

Caroline Hankins Town Administrator 2821 River Drive Thunderbolt, GA 31404 Office: 912-629-4650 Fax: 912-354-2038 chankins@thunderboltga.org

www.savannahga.gov

www.ThunderboltGA.org **CITY OF TYBEE ISLAND (4 *)**

George Shaw, CFM Planning & Zoning Department PO Box 2749 Tybee Island, GA 31328 Office: 912-472-5033 or 912-472-5030 Fax: 912-786-9539 gshaw@cityoftybee.org

www.cityoftybee.org CITY OF POOLER (5 *)

Kimberly Classen, CFM Zoning Administrator/CRS Coordinator 100 Highway 80 SW

Pooler, GA 31322 Office: 912-748-7261 Kclassen@pooler-ga.GOV

CITY OF GARDEN CITY (6 *)

Ron Alexander, MCP, CBO, CFM Building Safety Director, Garden City 100 Central Avenue Garden City, GA 31405 Office: 912-966-7777 ralexander@gardencity-ga.gov

CITY OF PORT WENTWORTH (7 *)

Brian Harvey, CFM **Development Services** 305 S Coastal Hwy Port Wentworth, GA 31407 Office: 912-964-4379 Fax: 912-966-7429

bharvey@cityofportwentworth.com

CITY OF BLOOMINGDALE (8 *)

Diane Proudfoot Zoning Administrator/CRS Coordinator City of Bloomingdale P.O. Box 216 Bloomingdale, GA. 31302

Office: 912-748-0970 Fax: 912-748-1005

dproudfoot@bloomingdale-ga.com

TOWN OF VERNONBURG (9)*

Jimmy Hungerpiller Mayor

Town Of Vernonburg Office: 912- 790 7660 jrhunger@hungerpiller.com

Surrounding Jurisdictions

Bryan County Cynthia Hall **CRS** Coordinator

Bryan County Planning and Zoning

Office: 912-756-3177 chall@bryan-county.org

EFFINGHAM CO.

Brian Adlerstein Engineer 601 N. Laurel Street, Springfield, GA 31329 (912) 754-8063 badlerstein @effinghamcounty.org

City of Rincon

Travis Grubbs, CFM **Building and Zoning Inspector** Floodplain Manager 912-826-5996 | 912-210-6227 tgrubbs@cityofrincon.com



FLOODPLAIN MANAGEMENT

5515 Abercorn Street, Savannah, GA 31405 Office: (912) 651-6530 Fax: (912) 651-6543 T.D.D.: 912.651.6702

STATE OF GEORGIA

Haydn Blaize

Georgia Department of Natural Resources, EPD Watershed Protection Branch/NonPoint Source Program

2 Martin Luther King Jr. Dr., Suite 1152 E,

Atlanta, GA 30334 Office: 404-463-1511 Fax: 404-463-4935 Haydn.blaize@dnr.ga.gov

FEDERAL

Dorothy "Rose" Douglas **US Department of Homeland Security** 3003 Chamblee Tucker Road Atlanta, GA 30341 Office: 770-220-5457 Fax: 770-220-5440

Dorothy.Douglas@fema.dhs.gov

NFIP Flood Insurance Advocate:

 $\underline{www.fema.gov/national\text{-}flood\text{-}insurance\text{-}program\text{-}flood\text{-}insurance\text{-}advocate}$

LOCAL INSURANCE ADVOCATE LOCAL INSURANCE ADVOCATE

Walter Corish Jeff Brady, ANFI Corish & Company AllState

Office: 912-354-2424 Office: 912-356-3815

Elevation Certificates:

Check before you write that check: The City and County have thousands of Elevation Certificates (EC) on file. Visit the City's Flood Protection Page at www.savannahga.gov or Chatham Co www.chathamcounty.org and click "Flood Protection."

SURVEYORS FOR EC's within City of Savannah & Chatham County area

Check on line and the yellow pages for additional surveyors.

Bert Barrett	912-897-0661
Brewer Land Surveying	912-856-2205
Coleman Company Inc.	912-200-3041
Dale Yawn	912-897-6307
David Brunson	912-756-2211
Eason Land Surveying	912-739-7143
EMC	912-232-6533
Jim Gardner	912-661-0479
John O. Parker	912-237-2994
Kern & Company	912-354-8400
Michael Hussey	912-748-2147
Michael Williams	912-961-4535
Mike Ferreira	912-354-4145
Thomas & Hutton	912-234-5300
Vince Helmly	912-925-3523

RELATED WEB LINKS

www.thempc.org www.sagis.org

www.fema.gov www.georgiaDFIRM.com

www.chathamemergency.org www.gadnr.org www.gema.state.ga.us www.gafloods.org

www.floods.org www.mass.gov/czm/stormsmart/

www.gachd.org www.noaa.gov www.crd.dnr.state.ga.us www.gaepd.org www.MPCNaturalResources.org www.sas.usace.army.mil

www.caes.uga.edu/extension/chatham

NO ADVERSE IMPACT

www.gafloods.org and <u>www.nhma.info</u>. and <u>www.floods.org</u>

(*) Jurisdiction's Property Identification Numbers (PIN). Contact this person if your "PIN" begins with this number